

Certificate Number: 05781-PAE-DE-029274228

Bankruptcy Case Number: 17-11575



05781-PAE-DE-029274228

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 18, 2017, at 11:05 o'clock AM PDT, Kristine Ponds completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 18, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President